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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Class Actions
- Commercial Litigation
- Cyber Risk and Losses
- Financial Services Litigation
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Property Insurance
- Reinsurance
- Securities/Securities Lending

BAR AND COURT ADMISSIONS

- State Courts: Minnesota, Iowa
- U.S. Circuit Court of Appeals: Sixth, Seventh, Eighth, Ninth, Tenth, and Federal Circuit

Dan's practice is focused on property insurance, liability insurance, reinsurance and financial services litigation. He has worked with a number of the world's largest insurers defending coverage actions related to major claims involving property damage, construction/builder's risk issues, business interruption, contingent time element and bad faith claims. He has represented insurers in connection with claims and litigation arising from catastrophic events, including the 9/11 terrorist attack, multiple U.S. Hurricanes, the 2011 Japan Earthquake and Tsunami, the 2011 Thailand Flood, and the Covid-19 Pandemic. He has also acted as lead counsel in financial services litigation defending against multi-million dollar claims, including class action claims.

REPRESENTATIVE MATTERS**Insurance Coverage**

National Coordinating Counsel for multiple insurers concerning Covid-19 property insurance claims and litigation.

Representing market of domestic and non-domestic carriers in builder's risk insurance litigation in Washington State Court concerning SR 99 Tunnel project in Seattle.

Represented market of domestic and non-domestic carriers in insurance coverage matter related to Las Vegas, Nevada construction defect litigation involving City Center development.

Insurance coverage action and related appraisal involving claims in excess of \$1 billion stemming from property damage on 9/11 and related real estate and time element loss claims (*Taunus Corporation v. Allianz Insurance Company*).

Participated as trial counsel in multi-year appraisal concerning replacement cost, construction planning, tenant improvements and critical path issues stemming from destruction of World Trade Center complex on 9/11, with claims in excess of \$7 billion for property damage and time element losses (*Allianz Insurance Company v. World Trade Center Properties LLC*).

Insurance coverage action and related appraisal involving alleged loss in excess of \$100 million involving property damage, time element losses and

- U.S. District Court: Districts of Minnesota, Nebraska, Colorado, Eastern District of Michigan, Northern District of Iowa, Southern District of Illinois, Eastern District of Wisconsin
- State Supreme Courts: Minnesota, Iowa

EDUCATION

- University of Iowa College of Law, J.D., 1990, *Order of the Coif*.
- University of Iowa, B.A. Political Science, *with high distinction*, 1988, Phi Beta Kappa

construction timeline and critical path issues, stemming from fire at a poultry processing facility in Georgia (*Allianz Global Risks US Insurance Company v. Contigroup Companies*).

Lead counsel to market of property insurers defending multiple suits in New York state court related to alleged property damage caused by Super Storm Sandy.

Lead counsel to market of property insurers defending lawsuit in Michigan state court related to alleged contingent business interruption losses stemming from Thailand Flooding.

Lead counsel to property insurer defending property damage and business interruption claims by international manufacturer following Japan Earthquake.

Representing domestic liability insurer in Directors & Officers and Errors & Omissions coverage litigation with multiple insureds involving underlying antitrust class action claims.

Providing general liability insurance coverage advice and litigation services to domestic insurers.

Reinsurance

Trial counsel to cedent in successful defense of arbitration claim by reinsurer concerning liability for underlying multi-billion dollar property damage and time element claims made following destruction of the World Trade Center complex on September 11.

Counsel to reinsurer in disputes with captive cedent concerning multi-million dollar claims for property damage and business interruption to on-shore energy facilities in Louisiana and Texas following Hurricanes Katrina and Rita.

Lead counsel to market of property reinsurers defending lawsuit in Michigan state court related to alleged contingent business interruption losses stemming from Thailand Flooding.

Lead counsel to captive reinsurer defending property damage and business interruption claims by international manufacturer following Japan Earthquake.

Financial Services

Counsel to Wells Fargo Bank in litigation concerning securities lending and 2007-08 financial crisis (*Blue Cross/ Blue Shield et al. v. Wells Fargo*; *City of Farmington Hills v. Wells Fargo*; *Securian v. Wells Fargo*; *Catholic United Financial v. Wells Fargo*).

ARTICLES & PRESENTATIONS

"The L.A. Fires: Contingent Business Interruption Coverage Considerations", March 24, 2025, co-author

"Infrastructure: Understanding the Risk, Assessing the loss and Consideration of Coverage Issues," Loss Executives Association 2022 Annual Meeting & Educational Conference, February 2-4, 2022, co-presenter

"Square Peg/Round Hole – Why COVID-19 Coverage Disputes Don't Fit the Template for Class Actions and MDLs," Zelle Webinar, April 28, 2020, co-presenter

"Resolving CBI Coverage Questions Post Catastrophe," Zelle CAT-Law Webinar Week, July 23, 2019, presenter

"Structural Decay and Insurance Coverage - Understanding the Facts and the Law," Twin Cities Claims Association, February 12, 2019, co-presenter

"What's at Stake? The Rewards and Repercussions of (Un)Timely Payment," *The Brief*, Winter 2018, co-author

"Considering the Site of Insured Locations in Delaware," *Insurance Law360*, May 1, 2017, author

"What's at Stake? The Rewards and Repercussions of (Un)Timely," Property Insurance Law Committee (PILC) Spring CLE Meeting hosted by the American Bar Association, Orlando, FL, April 6-8, 2017, panelist

"When Bad Things Happen to Good People," Northwest Loss Association Annual Trade Fair, February 15, 2017, presenter

"When Bad Things Happen to Good People: Resolving CBI Coverage

Questions Post Catastrophe," National Association of Catastrophe Adjusters Conference, Las Vegas, NV, January 15-19, 2017, presenter

"Preparing for the Unpredictable and the Unmanageable: Catastrophes and Contingent Business Interruption," *TIPS Property Insurance Law Committee Newsletter*, Winter 2016, author

"When Bad Things Happen to Good People: Resolving CBI Coverage Questions Post Catastrophe," Zelle Insurance Webinar Series - Catastrophes, November 18, 2016, presenter

"Reinsurance Considerations for Property Claims," Zelle Insurance Education Webinar Series, March 3, 2016, co-presenter

"Contingent Business Interruption: Limited Case Law and CBI Challenges," *Westlaw Journal*, January 22, 2016, author

"The Paris Agreement and Business Interruption Coverage," *Insurance Law360*, December 22, 2015, author

"Builders Risk Coverage: Navigating Hard and Soft Costs, Delay in Opening Expenses and Construction Delay Measurement," Strafford webinar, November 18, 2015, panelist

"Reinsurance Essentials: Common Considerations for Insurance," Western Loss Association – Delavan, WI, September 23-25, 2015, co-presenter

"Mediation: Removing the Mystique," 2015 PLRB Claims Conference, Anaheim, CA, March 30—April 1, 2015, co-presenter

"Litigating Securities Matters in U.S. Courts," Lloyd's Market Association Financial Institutions & Professional Indemnity Claims Committee, September 19, 2013, presenter

"Contingent Business Interruption," Lloyd's Market Association Masterclass, May 24, 2013, co-presenter

PROFESSIONAL AFFILIATIONS

Hennepin County Bar Association

American Bar Association

Minnesota State Bar Association

COMMUNITY SERVICE

Basilica Landmark Board Member

NOTEWORTHY

Dan is AV rated by Martindale-Hubbell.

Named a Minnesota *Super Lawyer* 2014-2018 and 2021-2024.

Dan was selected by his peers for inclusion in *The Best Lawyers in America*® for 2021-2025.

Named a “Minnesota Litigation Star” for 2020-2022, and 2024 in *Benchmark Litigation*.

NEWS

Zelle Attorneys Recognized as Benchmark Litigation Stars for 2021